



# Benefits Newsletter

Retiree Edition

October 2015

## 2016 Open Enrollment November 3, 2015— November 20, 2015 (Except November 11th)

### It's Open Enrollment Time

Open Enrollment has arrived for the eligible retirees of the City of Baton Rouge Parish of East Baton Rouge. Open Enrollment is the time of year when retirees are able to evaluate current benefit options and make changes. The City-Parish will maintain the existing high level of benefits we have traditionally offered. See the Benefit Summary for a glance at the benefits. Changes you make now will be effective January 1, 2016. Open Enrollment is your opportunity to:

- ◊ Change or cancel medical, dental, or vision;
- ◊ Add eligible dependents not currently covered
- ◊ Drop current or overage dependents.

### Insurance carriers are requesting social security numbers for your dependents.

Retiree open enrollment changes must be made at Human Resources Payroll and Benefits at 1755 Florida St. from 8:00 a.m. to 5:00 p.m. No Open Enrollment on Wednesday, November 11th due to the Holiday. Human Resources Payroll and Benefits determines eligibility.

### Rates

No employee/retiree rate changes for Health Insurance in 2016. Please be advised that the necessary increase in employee/retiree rates for 2016 will be absorbed through the health insurance reserve. Therefore, please plan for a possible double digit employee/retiree rate increase in 2017. No rate changes for Dental or Vision insurance for the 2016 plan year.

See the attached 2016 insurance rates.

### Medicare Part B

Enrollment in Medicare Part B is mandatory for retirees, their spouses, and surviving spouses who turn 65 after January 1, 2003 or if they are eligible for Part A. By providing proof of enrollment in Part B, you will receive a premium credit up to \$96.40 towards the cost of your City-Parish medical insurance.

- ◊ Prior to you or your dependent's Medicare effective date, you will need to furnish this office with a copy of your Medicare card to receive the discounted medical rate.
  - ◊ If ineligible for Part A, you must provide a statement from the Social Security Office.
  - ◊ The penalty for failure to provide us with either document is loss of coverage in the City-Parish health insurance plan, and paying the incorrect premium without the opportunity to receive a refund.
- ◊ If you or your dependent(s) acquire Medicare before age 65, provide us with a copy of the Medicare card so that we may adjust your premium.

**You must notify City-Parish Payroll and Benefits at (225) 389-3134 if you lose or drop your Medicare Coverage.**

**Review Open Enrollment Election Form before signing.**

**ALL CHANGES ARE FINAL!!!**



# Benefit Summary

## Medical Insurance

by Blue Cross Blue Shield of Louisiana

### HMO

This Plan is a straight HMO Plan. This Plan only pays benefits when services are obtained by a provider who is in the HMOLA Network. This Plan has copays, coinsurance, and a deductible which are all applied to the out of pocket maximum.

### POS

This Plan is a nationwide comprehensive group health plan with benefits. This Plan has copays, coinsurance, and a deductible which all are applied to the out of pocket maximum. The deductible must be met before a copayment or coinsurances applies when seeking treatment from a network provider.

### HDHP

This is a nationwide high deductible health plan. This high deductible coverage may be used in conjunction with a Health Savings Account (HSA). Once the deductible amount has been met all covered services are paid at 100%.

## Dental Insurance by Always Care Silver

Members may only use participating providers.

### Platinum

Choose any dentist; however, you may select a participating Provider for discounted fees and no balance billing. Deductible is \$50 per year with a max of 3 per family and benefit year max of \$1500 for class A, B & C.

Compound drugs costing over \$250 will require pre-authorization effective 1-1-2015.

## Vision Insurance by Davis Vision

Your vision plan helps you care for your eyes while saving money by offering eye examinations, eyeglasses, and contact lenses with copayments.

## Rehired Retirees

- ◊ Part-time rehired retirees currently working for the City-Parish are **not eligible** for the following benefits:
  - ◊ Flexible Spending Account (FSA)
  - ◊ MetLife Optional Life
  - ◊ Universal Life
- ◊ Blue Cross Blue Shield of Louisiana will be the primary insurance for any rehired retiree and/or spouse who is Medicare eligible and the premium discount does not apply.

### Notice!

- ◊ If you currently have medical and/or dental and you cancel your coverage, you will never be eligible to enroll in the dropped plan again.
- ◊ You do not have to do anything if you want to continue the same medical, dental, and/or vision coverage.

## Special points of interest:

- ◊ Double covering a dependent is not allowed.
- ◊ Keep your address and phone number current with Human Resources.
- ◊ Keep your life insurance beneficiary current. **(We will not release beneficiary names over the phone.)**
- ◊ If you are a Surviving Spouse and you remarry, you are no longer eligible for City-Parish coverage.
- ◊ There are penalties imposed by the Social Security Administration for declining Medicare Part B or failing to enroll in a timely manner.

## Moving out of the Baton Rouge Area?

Contact Payroll & Benefits at 225-389-3134 if you and/or your dependent moves out of the Baton Rouge area and have HMO medical coverage.

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## Family Status Changes - Qualifying Events

The only time you may change your insurance is during the **annual Open Enrollment period**, unless you have a life event or family status change as defined by the IRS. It is your responsibility to report any life changes (Qualifying Events) **within 30 days** of the family status change (marriage, divorce, birth, adoption, death, etc.). If you do not make these changes within 30 days of the Qualifying Event, your right to make changes is lost. You must come to Human Resources/Payroll and Benefits to make this change with the necessary documents (see chart). If you have any questions you can contact us at 225-389-3134.

Qualifying Event	Required Documentation
Marriage	Marriage License
Divorce	Official Signed Divorce Decree
Birth	Birth Certificate or Hospital Certificate
Adoption, Custody of Child	Adoption Papers, Final Signed Court Decree
Overage Dependent	No documentation required
Change in Spouse's Employment Status	Letter from Spouse's previous employer stating the type of coverage and who was covered.

### DIVORCED SPOUSE MUST BE DROPPED !!!

A divorced spouse must be dropped at the end of the month in which the divorce is final. The employee must come to Payroll and Benefits with a copy of the divorce decree signed by the Judge **within 30 days** of the divorce being final. If an employee fails to drop a spouse, the employee will be responsible for any claims incurred and paid by the health plan. The spouse could also lose COBRA rights to the health insurance. Failure to do so can also result in you paying the incorrect premium without the opportunity to receive a refund.

### Retirees with Medicare Part B as Primary Who Pays First?

- ◊ Medicare will pay your covered claims first.
- ◊ Your City-Parish medical plan will pay secondary.
- ◊ Deductibles, coinsurance, and/or co-pays on the Medicare covered claims will be paid by your City-Parish medical plan.
- ◊ Services and supplies not covered by Medicare will be subject to the City-Parish medical plan's Schedule of Benefits.
- ◊ The most common example of services and supplies not covered by Medicare is prescription drugs. All prescriptions are subject to your City-Parish medical plan.

### What do I need to add a dependent to my insurance?

Well, let me tell you. You will need documentation. A copy of your marriage license and social security number to add your spouse; to add children you need a copy of their birth certification and social security number.

### What if I do not have this information at the time?

You will not be able to add dependents at that time. You will have to come back with the appropriate documents.

### Are you a recent retiree? Were you 65 or older when you retired? Are you eligible for Medicare?

If you said yes to the questions above, you need to contact Payroll and Benefits at (225) 389-3134. You will need to submit a copy of your Medicare card to be eligible for a premium credit toward your City-Parish medical insurance.

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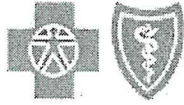
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## Contact Information



**BlueCross BlueShield  
of Louisiana**

An Independent Licensee of the Blue Cross and Blue Shield Association

Phone: (225) 293-2583

(888) 224-2583

Fax: (225) 297-2727

Website: [www.bcbsla.com](http://www.bcbsla.com)

Email questions: [help@bcbsla.com](mailto:help@bcbsla.com)

#### Express Scripts

Phone: (800) 451-6245

Website: [www.express-scripts.com](http://www.express-scripts.com)



Phone: (225) 926-2888 Ext 2013

(888-729-5433

[www.alwaysdental.com](http://www.alwaysdental.com)

### Davis Vision

Phone: (800) 999-5431

Client Code: 2337

Fax: (800) 783-9046

[www.davisvision.com](http://www.davisvision.com)

### Allstate

Phone: (800) 521-3535

[www.allstatebenefits.com](http://www.allstatebenefits.com)



**TRANSAMERICA**  
Employee Benefits

Phone: (888) 763-7474

[www.transamericaemployeebenefits.com](http://www.transamericaemployeebenefits.com)

### MassMutual Retirement Advisors

(225) 681-0457

Jeanne Badeaux-Carline

### Human Resources Payroll & Benefits

225-389-3134



Phone: (800) 438-6388

Website: [www.metlife.com](http://www.metlife.com)

EBR Group #: 143258

Hyatt Legal: (800) 821-6400

### Nationwide

#### Retirement Solutions

(877) 677-3678 Ext 48774

Leigh Donohue

Website: [www.nrsforu.com](http://www.nrsforu.com)

### HILADGO

#### Employee Assistance Program (EAP)

Phone: (225) 927-0160

(800) 448-4470

[www.healthassociatesllc.com](http://www.healthassociatesllc.com)

### Retirement Information

City Parish Employees' Retirement  
(CPERS) (225) 389-3272

Municipal Police Employees' Retirement  
(MPERS) (225) 929-7411

### Bancorp Health Savings Account

Phone: (866) 546-9510

Fax: (302) 385-5121

Website: [www.mysmartsaver.com](http://www.mysmartsaver.com)

Email questions:

[mysmartsaver@thebancorp.com](mailto:mysmartsaver@thebancorp.com)

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